



## ***FAQs - Voluntary AD&D***

### **What is Accidental Death & Dismemberment Insurance?**

Accidental Death and Dismemberment (AD&D) insurance pays when you or a covered dependent die as the result of an accident. Also, a percentage of the death benefit will be paid if the accident causes a covered loss other than death, such as loss of speech or hearing, or loss of a limb.

### **I already have life insurance. Why should I pay for Accidental Death & Dismemberment insurance too?**

Accidents are the leading cause of death for people up to age 45, and accidents are the 3rd leading cause of death up to age 65.\*

Each day, over 309 people in the U.S. will die in accidents and over 66,000 people will suffer disabling injuries.\*

Unfortunately, many families may be financially unprepared for this unexpected loss. A serious accidental injury or accidental death of a wage earner can be devastating, even in two-income families. Mortgage payments, rent, child day care expenses and day-to-day living costs may all be jeopardized if the money is not there to help provide the financial security you need.

Group Accidental Death & Dismemberment insurance typically costs a fraction of group life insurance, providing a more affordable insurance solution.

\*National Safety Council, Injury Facts, 2007

### **What Additional Benefits will help provide my family with support if I die from a covered accident?**

If you were enrolled in family coverage, your dependents may qualify for additional benefits including Child Care, College Education, Spouse Training, and a benefit to offset costs of COBRA health coverage. A Funeral Expense benefit is also available to help offset burial expenses.

### **Am I covered while in State-owned aircraft?**

Yes, you are covered while riding as a pilot, crew member, or passenger in a State-owned or leased aircraft.

### **What is excluded from coverage?**

Refer to the Benefits Guide for details on the [general exclusions](#).

### **What is the difference between Certificate of Coverage and the Contract?**

The Certificate of Coverage is intended for employees while the Contract is for the employer. The Certificate mirrors the Contract, but in certain areas the Certificate will be shorter and easier to read.

### **How do I order Enrollment Cards or Forms?**

Enrollment Cards or Forms can be ordered directly from the field office. Worldwide travel assistance services, brochures and claim forms can be requested by calling 1-800-257-0930.

Copies of contracts, certificates, endorsements etc. for this Voluntary AD&D policy are also available by calling 1-800-257-0930. Customer service can also provide ERISA/Schedule A filing information and copies of bills or premium reporting forms.

### **Can my dependents or I continue coverage if we are no longer eligible?**

Yes. This policy offers the option to port (continue coverage under the State's policy) or convert (move coverage to an individual policy). Portability and Conversion are available to the employee and covered dependents when the employee loses eligibility under the group policy. Conversion is also available to covered dependents who no longer meet eligibility requirements. Enhancements to the AD&D benefit cannot be carried over with either Portability or Conversion.

More details on eligibility, benefits, termination, and family coverage can be found in the group's contract and certificate. A comparison of portability and conversion, and applications can be found under [Forms/ADD](#) or by calling 1-800-257-0930. Applications should be sent within 45 days of termination.

### **What is Worldwide Travel Assistance Services?**

Worldwide Travel Assistance Services, previously referred to as Assist America, is a service offered with AD&D Contracts for Insured's traveling 100 miles or more from his or her legal residence or in another country which is not the country of residence. These services are provided by and must be arranged by Assist America, Inc. as no claims for reimbursement will be accepted. More information on these services can be found in the [Assist America Brochure](#) or on the [Assist America website](#). For questions regarding Worldwide Travel Assistance Services, call 1-800-257-0930.

Please remember to print your Assist America [card](#), and keep it with you while traveling. **Note:** you must be enrolled for coverage to be eligible for Assist America benefits